As a former bank employee, I have experience in the process bank's use in their telemarketing efforts. I realize, as a result of this experience, the banks are not concerned with the customer's agenda but their own. Calling customers was mandatory during some of my employment. Contact lists were developed solely for the purpose of soliciting customers who's participation in a new bank product (credit cards, lines of credit, loans) would enhance the bottom lin of the bank. If banks or other companies wish to contact their customers during supper time to provide financial or other information, require them to have on file written approval signed by the the customer. This could be done with a mass mailing to all customers with a return post card. Please, do not allow these companies to fall back to their previous procedures of random calling to make more money.